

**Information to identify the case:**

Debtor 1	<u>David Lee Jones</u>	Social Security number or ITIN	xxx-xx-9695
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-23561-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Lee Jones

8/8/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David Lee Jones  
Debtor

Case No. 17-23561-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 08, 2023

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2023:**

Recip ID	Recipient Name and Address
db	+ David Lee Jones, 43 Marilou Drive, Jeannette, PA 15644-1077
14687393	+ Crystal Leah Jones, 214 Locust Street, Penn, PA 15675-9506
14959222	US Bank Trust National Association as trustee of t, P.O. Box 10675, Greenville, SC 29603-0675
14687398	+ Valerie Jones, 221 East Avenue, West Mifflin, PA 15122-3013

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 09 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 09 2023 02:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 09 2023 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 09 2023 02:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Aug 09 2023 02:07:00	Citibank N.A., Robertson Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 02:07:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, et al, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 09 2023 02:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Aug 08 2023 23:28:37	SN Servicing Corporation as Servicer for U.S. Bank, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	^ MEBN	Aug 08 2023 23:28:00	SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14687385	+ EDI: PHINAMERI.COM	Aug 09 2023 03:27:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
14687386	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 09 2023 02:08:00	Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 08, 2023

Form ID: 3180W

Total Noticed: 30

14687387	+ EDI: CAPITALONE.COM	Aug 09 2023 03:27:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14753890	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 02:07:00	Citibank, N.A., Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
14687389	^ MEBN	Aug 08 2023 23:28:18	Collection Services Center, Corporate Office, P.O. Box 560, New Kensington, PA 15068-0560
14687391	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 09 2023 02:07:00	Credit Acceptance, P.O. Box 5142, Southfield, MI 48086-5142
14687390	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 09 2023 02:07:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14687392	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 09 2023 00:06:34	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14687394	+ EDI: BLUESTEM	Aug 09 2023 03:27:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
14687395	+ EDI: AMINFOFP.COM	Aug 09 2023 03:27:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14687388	EDI: JPMORGANCHASE	Aug 09 2023 03:27:00	Chase Automotive Finance, 14800 Frye Road, Ft. Worth, TX 76155
14733988	EDI: JPMORGANCHASE	Aug 09 2023 03:27:00	JPMorgan Chase Bank, N.A., PO BOX 29505 AZ1-1191, Phoenix, AZ 85038
14748430	Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2023 01:03:08	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14687397	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 02:07:00	Nationstar Mortgage, P.O. Box 619098, ATTN: Customer Relations Officer, Dallas, TX 75261-9098
14687396	Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 02:07:00	Nationstar Mortgage, P.O. Box 60516, City of Industry, CA 91716-0516
14725918	EDI: PRA.COM	Aug 09 2023 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15396708	^ MEBN	Aug 08 2023 23:26:55	U.S. Bank Trust National Association as, Trustee of the Cabana Series III Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
15396407	^ MEBN	Aug 08 2023 23:26:57	U.S. Bank Trust National Association as Trustee, of the Cabana Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14986829	+ Email/Text: bankruptcy@bsifinancial.com	Aug 09 2023 02:07:00	U.S. Bank Trust National Association, as Trustee, of Cabana Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Nationstar Mortgage as servicer for U.S. Bank Nati
cr		U.S. Bank National Association
cr		US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF C

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 08, 2023

Form ID: 3180W

Total Noticed: 30

cr \* US Bank Trust National Association as trustee of t, P.O. Box 10675, Greenville, SC 29603-0675

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage as servicer for U.S. Bank National Association not in its individual capacity but solely as Trustee NRZ PASS-THROUGH TRUST X bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF CABANA SERIES III TRUST bcaine@parkermccay.com BKcourtnotices@parkermccay.com
David A. Colecchia	on behalf of Debtor David Lee Jones colecchia542@comcast.net dcolecchia@my-lawyers.us;sshiple@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;LawCareECF@gmail.com
Kevin M Buttery	on behalf of Creditor Citibank N.A. kbuttery@rascrane.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al KRLITTLE@FIRSTAM.COM
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series III Trust lmoyer@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Leslie J. Rase, Esq.	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pabk@logs.com
Lorraine Gazzara Doyle	on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series III Trust ldoyle@logs.com logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard James Tracy, III	on behalf of Creditor SN Servicing Corporation as servicer for U.S Bank Trust National Association As Trustee of Cabana Series III Trust richard.tracy.iii@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 08, 2023

Form ID: 3180W

Total Noticed: 30

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com)

Stephen Russell Franks

on behalf of Creditor U.S. Bank National Association [amps@manleydeas.com](mailto:amps@manleydeas.com)

TOTAL: 16